Blaze Mobile Financial Hardship Policy

Date: May 2026

About This Policy

This Policy outlines Blaze Mobile's commitment to identifying, supporting and assisting customers who are experiencing financial hardship, as defined under the Telecommunications (Financial Hardship) Industry Standard 2024.

This Policy provides additional, longer-term assistance for customers facing serious or ongoing financial difficulty.

Purpose

The purpose of this Policy is to ensure:

- Customers experiencing hardship receive fair, flexible and compassionate support
- Blaze Mobile complies with the ACMA Financial Hardship Standard
- Customers stay connected wherever possible
- Arrangements are sustainable and tailored to individual needs

Who This Policy Applies To

This Policy applies to:

- All Blaze Mobile residential customers
- Not-for-profit organisations and small businesses with annual spend under $40,000

This Policy covers longer-term support. For temporary or short-term payment support, customers should refer to the Blaze Mobile Payment Assistance Policy.

What Is Financial Hardship?

A customer is experiencing financial hardship when:

(a) They are unable to meet their financial obligations due to circumstances such as:

- Illness
- Unemployment
- Insufficient or reduced income
- Domestic or family violence
- Death in the family
- Natural disasters
- Sudden or unexpected life events
- Other reasonable causes

AND

(b) They believe they can meet their obligations with short-term or long-term financial assistance suited to their situation.

Examples of Customers Who May Need Hardship Support

Customers may require hardship assistance if they:

- Cannot pay multiple bills
- Have ongoing or structural financial difficulty
- Are experiencing domestic or family violence
- Have significant changes in income or expenses
- Have difficulty meeting repayment plans under the Payment Assistance Policy

Identifying Eligible Customers

Customers may be identified through:

- Self-identification
- Blaze Mobile staff identification
- Referrals from third parties

- Missed payments or account indicators

Blaze Mobile may use responsible data insights to help identify potential hardship, always in accordance with our Privacy Policy.

Providing Information to At-Risk Customers

Blaze Mobile staff are trained to:

- Recognise signs of hardship
- Provide clear and accessible information
- Support customers with disabilities or language needs
- Direct customers to the correct policy (Payment Assistance or Hardship)

Customer-facing channels will include information about hardship support in:

- Bills
- Reminder notices
- Communications about missed payments

Hardship Assistance Options

Assistance may include:

- Long-term payment plans
- Debt reduction or tailored repayment schedules
- Fee or charge waivers
- Spend controls
- Service restrictions
- Removal of non-essential service features
- Downgrading to a more affordable plan (where an eligible lower-cost plan is available)
- Temporary suspension of services
- Help accessing external support services

Specific options are detailed in the Blaze Mobile Hardship Assistance Schedule.

Applying for Hardship Assistance

Customers can apply by contacting:

- Email: accounts@blazemobile.com.au
- Phone: +61 2 7804 4211
- Online form: www.blazemobile.com.au

Blaze Mobile will support customers through the entire process.

Information You May Need to Provide

Blaze Mobile will verify identity through multi-factor authentication.

We may request information such as:

- Income details
- Expense information
- Expected duration of hardship
- Documents supporting long-term assistance, where reasonable

Customers experiencing domestic or family violence will not be asked for evidence unless required under the ACMA Standard.

How Blaze Mobile Assesses Hardship Applications

We will:

- Discuss circumstances and options with the customer
- Confirm eligibility
- Agree on appropriate assistance
- Implement arrangements immediately upon agreement

- Provide information about review or complaint pathways

Blaze Mobile will never require unnecessary or unreasonable information.

Timeframes

- Blaze Mobile will provide an estimated timeframe when the application is received
- Assessments will be completed within 5 business days of receiving a complete application
- Customers will be advised of the outcome within 2 business days after assessment
- Blaze Mobile will pause credit action while an application is being assessed.

If Circumstances Change

Customers should contact Blaze Mobile if:

- They cannot meet the agreed arrangement
- Their financial situation changes
- They need additional support

If a customer is struggling with a Payment Assistance arrangement, Blaze Mobile may recommend transitioning to this Hardship Policy

External Support Services

Customers may access free, independent support services including:

- National Debt Helpline – 1800 007 007
- Small Business Debt Hotline – 1800 413 828
- Services Australia – servicesaustralia.gov.au
- Moneysmart – moneysmart.gov.au
- 1800RESPECT – 1800 737 732

- BeyondBlue – 1300 224 636
- Kids Helpline – 1800 55 1800
- Lifeline – 13 11 14

Complaints

If you are unhappy with how Blaze Mobile handled your hardship request:

- Phone: +61 2 7804 4211
- Email: complaints@blazemobile.com.au
- Lodge online: www.blazemobile.com.au

You may escalate to the TIO:

1800 062 058 | https://tio.com.au/

Relationship to the Blaze Mobile Payment Assistance Policy

This Policy applies to customers needing medium to long-term support.

Customers needing short-term adjustments or temporary payment help should refer to the Blaze Mobile Payment Assistance Policy.

Both policies work together to ensure customers receive the right support at the right time.

Review of This Policy

This Policy is reviewed annually or sooner if changes in legislation or services require it.